

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DIANE CECILIA VAVRECK

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-11295 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/07/2015 and confirmed on 2/26/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		55,065.07
Less Refunds to Debtor	1,148.95	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>53,916.12</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,965.00	
Trustee Fee	2,546.47	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,511.47</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BAYVIEW LOAN SERVICING LLC** Acct: 2813	0.00	42,304.46	0.00	42,304.46
	BAYVIEW LOAN SERVICING LLC** Acct: 2813	1,852.62	1,852.62	0.00	1,852.62
	ALLY FINANCIAL(*) Acct: 7378	0.00	0.00	0.00	0.00
					<b>44,157.08</b>

Priority					
	MICHAEL S JAN JANIN ESQ Acct:	0.00	0.00	0.00	0.00
	DIANE CECILIA VAVRECK Acct:	0.00	0.00	0.00	0.00
	DIANE CECILIA VAVRECK Acct:	1,148.95	1,148.95	0.00	0.00
	QUINN BUSECK LEEMHUIS ET AL Acct:	0.00	0.00	0.00	0.00
	MICHAEL S JAN JANIN ESQ Acct:	2,965.00	2,965.00	0.00	0.00
	AMERICAN HONDA FINANCE CORP* Acct: 4755	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	BANK OF AMERICA NA** Acct: 5994	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 8411	0.00	0.00	0.00	0.00
	COMMONWEALTH FINANCIAL SYSTEMS// Acct: 8570	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 1251	1,492.89	594.42	0.00	594.42
	DIVERSIFIED CONSULTANTS++ Acct:	0.00	0.00	0.00	0.00
	FIA CARD SERVICES	0.00	0.00	0.00	0.00

15-11295 TPA

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct:				
	QUANTUM3 GROUP LLC AGNT - SADINO	458.87	182.71	0.00	182.71
	Acct: 0059				
	FIRST NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 2339				
	FIRST NATIONAL BANK OF OMAHA(*)	3,366.25	1,340.34	0.00	1,340.34
	Acct: 6742				
	ASSET RECOVERY SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct: 7684				
	JEFF SWANSEGER	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE NA**	199.79	79.55	0.00	79.55
	Acct: 8361				
	NEW YORK LIFE INSURANCE CO	0.00	0.00	0.00	0.00
	Acct: 2014				
	NEW YORK LIFE INSURANCE CO	0.00	0.00	0.00	0.00
	Acct: 6742				
	SENTRY CREDIT INC	0.00	0.00	0.00	0.00
	Acct: 0959				
	TD BANK USA NA**	688.95	274.32	0.00	274.32
	Acct: 5649				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct:				
	THE BUREAUS INC	0.00	0.00	0.00	0.00
	Acct:				
	THE BUREAUS INC	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: 0001				
	AMERICAN HONDA FINANCE CORP*	4,460.99	1,776.23	0.00	1,776.23
	Acct: 4755				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct:				
	HONDA FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	HONDA FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	CHASE HOME FINANCE LLC++	0.00	0.00	0.00	0.00
	Acct:				
	WASHINGTON MUTUAL BANK* ++	0.00	0.00	0.00	0.00
	Acct:				
	ACS IMAGE SOLUTIONS++	0.00	0.00	0.00	0.00
	Acct:				
	APOTHAKE & ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	ERC	0.00	0.00	0.00	0.00
	Acct:				
	GREGG L MORRIS ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIPS & COHEN ASSOCIATES, LTD.	0.00	0.00	0.00	0.00
	Acct:				
	FREDERIC I WEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct:				
					4,247.57
TOTAL PAID TO CREDITORS					48,404.65

15-11295 TPA

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	1,852.62
UNSECURED	10,667.74

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

DIANE CECILIA VAVRECK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-11295 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Diane Cecilia Vavreck  
Debtor

Case No. 15-11295-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Feb 23, 2021

User: jmar  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Diane Cecilia Vavreck, 1948 West 34th Street, Erie, PA 16508-2008
14156514	+ Apothaker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14156515	+ Bank of America, c/of Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14216530	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14156517	+ Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
14148284	+ FIA Card Services, 655 Papermill Road, Newark, DE 19711-7500
14156523	+ FNB Omaha, P.O. Box 3412, Omaha, NE 68103-0412
14156524	Furniture Row, c/of Asset Recovery Solutions LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
14156525	+ Greg L. Morris, Esquire, Patenaude & Felix APC, 213 E. Main Street, Carnegie, PA 15106-2701
14156528	+ J.P. Morgan Chase Bank, 2210 Enterprise Drive, Florence, SC 29501-1109
14156530	+ Jeff Swanseger, 1316 West 42nd Street, Erie, PA 16509-1202
14156533	+ NY Life, P.O. Box 6916, Cleveland, OH 44101-1916
14156534	NY Life Visa, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14163645	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14156535	+ Phillips & Cohen Associates Ltd., 258 Chapman Road, Suite 205, Newark, DE 19702-5444
14156537	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
14156538	+ Target National Bank, c/of Patenaude & Felix APC, 213 East Main Street, Carnegie, PA 15106-2701
14156539	+ The Bureaus, Inc., 1717 Central Street, Evanston, IL 60201-1507
14156540	+ The Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14156544	+ Washington Mutual Bank, 2000 Oxford Drive, Bethel Park, PA 15102-1827
14156543	+ Washington Mutual Bank, c/of ACS Image Solutions, 12691 Pala Drive, Garden Grove, CA 92841-3936

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ally@ebn.phinsolutions.com	Feb 24 2021 03:18:00	Ally Financial serviced by Ally Servicing, LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 24 2021 03:19:00	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	Email/PDF: rmscedi@recoverycorp.com	Feb 24 2021 03:37:14	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14156748	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 24 2021 03:21:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14156527	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 24 2021 03:21:00	Honda Financial Services, P.O. Box 168088, Irving, TX 75016-8088
14156526	Email/Text: ebnbankruptcy@ahm.honda.com		

District/off: 0315-1

User: jmar

Page 2 of 3

Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 49

		Feb 24 2021 03:21:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
14173055	Email/Text: ally@ebn.phinsolutions.com	Feb 24 2021 03:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14156512	+ Email/Text: ally@ebn.phinsolutions.com	Feb 24 2021 03:18:00	Ally Financial, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
14156511	+ Email/Text: ally@ebn.phinsolutions.com	Feb 24 2021 03:18:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14156513	+ Email/Text: ebnbankruptcy@ahm.honda.com	Feb 24 2021 03:21:00	American Honda Finance Company, 20800 Madrona Avenue, Torrance, CA 90503-4915
14681613	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 24 2021 03:19:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14156518	Email/Text: mrdiscen@discover.com	Feb 24 2021 03:18:00	Discover Bank, P.O. Box 71084, Charlotte, NC 28272-1084
14153903	Email/Text: mrdiscen@discover.com	Feb 24 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14156519	+ Email/Text: bankruptcynotices@dcicollect.com	Feb 24 2021 03:21:00	Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
14156520	Email/Text: bknotice@ercbpo.com	Feb 24 2021 03:21:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
14156521	Email/Text: bnc-bluestem@quantum3group.com	Feb 24 2021 03:21:00	Finger Hut, P.O. Box 166, Newark, NJ 07101-0166
14156522	+ Email/Text: bankruptcy@fncbinc.com	Feb 24 2021 03:18:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
14156516	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:45:10	Chase, P.O. Box 15298, Wilmington, DE 19850
14156529	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:43:24	J.P. Morgan Chase Bank N.A., P.O. Box 8000, Monroe, LA 71203
14234292	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:43:24	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14156542	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:41:35	Washington Mutual Bank, 400 East Main Street, Stockton, CA 95290
14156532	Email/Text: PBNCNotifications@perituservices.com	Feb 24 2021 03:19:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
14191782	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2021 03:20:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14186218	Email/PDF: rmscedi@recoverycorp.com	Feb 24 2021 03:38:28	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14156536	+ Email/Text: compliance@sentrycredit.com	Feb 24 2021 03:22:00	Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
14174135	+ Email/Text: bncmail@w-legal.com	Feb 24 2021 03:21:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14156541	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 24 2021 03:18:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14156545	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 24 2021 03:21:00	WebBank Fingerhut Credit Account Service, 6250 Ridgewood Road, St. Cloud, MN 56303-0820

TOTAL: 28

District/off: 0315-1

User: jmar

Page 3 of 3

Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 49

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing LLC f/k/a Bayview Loan Se
cr		JPMorgan Chase Bank, National Association
14156531	##+	Jennifer Vavreck, 5449 Glenwood Park Avenue, Erie, PA 16509-3223

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
John F. Kroto	on behalf of Creditor Ally Financial serviced by Ally Servicing LLC john_kroto@pawb.uscourts.gov, knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com
Michael S. Jan Janin	on behalf of Debtor Diane Cecilia Vavreck mjanjanin@quinnfirm.com mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbecko@quinnfirm.com;knottingham@quinnfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7